



## Courtesy Pay Information and ATM & One-Time Debit Transactions Opt-In Form

What you need to know about overdrafts, overdraft fees and Courtesy Pay

### How does Pima Federal Credit Union treat overdrafts on my account?

An overdraft occurs when you do not have enough available money in your account to cover a transaction, but Pima Federal pays the item. You may have overdraft protection set up from multiple sources including a Regular Savings Account, High Rate Savings Account, Special Savings Account or Line of Credit loan. The order in which these overdraft sources are used is determined by you.

Once these sources are exhausted, Pima Federal Credit Union may pay the transactions and will charge you a fee. This program is called Courtesy Pay. Pima Federal makes every effort to pay as many items as possible for our members using the appropriate tier of Courtesy Pay for each account. However, having Courtesy Pay coverage does not guarantee we will always authorize payment on your overdraft transactions.

### How does Courtesy Pay apply to my account?

We do authorize and pay overdrafts for the following types of transactions:

| Type of Transactions                                     | Do I have Courtesy Pay coverage?          | Current fee per transaction |
|--|---|-----------------------------|
| Checks   | Yes*                                      | \$25.00                     |
| Automatic Bill Payments (Automated Clearing House (ACH)) | Yes*                                      | \$25.00                     |
| ATM Transactions   | No, unless you sign up for it (see below) | \$25.00                     |
| One-time debit card transactions                         | No, unless you sign up for it (see below) | \$25.00                     |

We do not guarantee that we will always authorize and pay any type of transaction. There is no limit on the total fees we can charge you for overdrawing your account. If we do not authorize and pay an overdraft, your transaction will be declined. You will be charged a fee for insufficient funds per our Fee Schedule.

\* You may have previously asked that we remove you from Courtesy Pay or we may have exercised our right to revoke your Courtesy Pay.

## ATM & One-Time Debit Card Transaction Opt-In Form

I do not want Pima Federal to authorize and pay overdrafts on my ATM and one-time debit card transactions.

I want Pima Federal to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Printed Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_